

**Information to identify the case:**

Debtor 1	<u>Eric Blair</u>	Social Security number or ITIN	xxx-xx-1107
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Melissa Blair</u>	Social Security number or ITIN	xxx-xx-4567
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-12291-ABA			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric Blair  
aka Eric T. Blair

Melissa Blair  
aka Melissa J. Blair, aka Melissa J. Passarelli

4/20/23

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Eric Blair  
Melissa Blair  
Debtors

Case No. 18-12291-ABA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Apr 20, 2023

Form ID: 3180W

Total Noticed: 59

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 22, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Eric Blair, Melissa Blair, 106 Grant Avenue, Moorestown, NJ 08057-1519
cr	+ Brett Wiltsey Esq. City Gloucester City, c/o Dilworth Paxson LLP, 457 Haddonfield Rd Ste 700, Cherry Hill, NJ 08002-2201
cr	+ FLAGSTAR BANK, FSB, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ LAKEVIEW LOAN SERVICING, LLC, PHELAN HALLINAN DIAMOND & JONES, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
cr	+ USAA Federal Savings Bank, Weinstein & Riley, P.S., 2001 Western Ave, Suite 400, Seattle, WA 98121-3132
517318146	+ CCMUA, 1645 Ferry Avenue, Camden, NJ 08104-1360
517318150	+ Firstmark Svcs/rbs Cit, 121 S 13th St Ste 201, Lincoln, NE 68508-1911
517318155	+ McCabe, Weisberg & Conway, PC, 216 Haddon Avenue Suite 201, Collingswood, NJ 08108-2818
517318161	+ Phelan Hallinan Diamond and Jones, PC, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
517318163	+ Pingora Loan Servicing, LLC, 1755 Blake Street, Suite 200, Denver, CO 80202-1479
517318166	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, PO Box 283, Trenton, NJ 08602
517318165	+ Seton Hall University - Office of Bursar, 400 S Orange Ave, South Orange, NJ 07079-2697
517435317	State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 20 2023 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 20 2023 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: WFFC.COM	Apr 21 2023 00:25:00	Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, 1451 Thomas Langston Rd., Winterville, NC 28590-8872
517318141	+ EDI: TSYS2	Apr 21 2023 00:25:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517456162	+ EDI: WFNNB.COM	Apr 21 2023 00:25:00	COMENITY CAPITAL BANK, C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
517318142	+ EDI: CAPITALONE.COM	Apr 21 2023 00:25:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517441192	EDI: CAPITALONE.COM	Apr 21 2023 00:25:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517318145	+ Email/PDF: MerrickBKNotifications@Resurgent.com		

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		Apr 20 2023 20:46:41	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517318147	+ Email/Text: clientservices@credit-control.com		
		Apr 20 2023 20:36:00	Central Loan Admin & R, 425 Phillips Blvd, Ewing, NJ 08618-1430
517318148	+ EDI: WFNNB.COM		
		Apr 21 2023 00:25:00	Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517456376	+ EDI: LCIPHHMRGT		
		Apr 21 2023 00:25:00	Evolve Bank and Trust, C/O PHH Mortgage Corporation, One Mortgage Way Mailstop SBRP, Mt. Laurel, New Jersey 08054-4637
517450478	Email/Text: ECF@fayservicing.com		
		Apr 20 2023 20:35:00	Fay Servicing, LLC, Bankruptcy Department, 3000 Kellway Dr., Ste 150, Carrollton, TX 75006
517959750	Email/Text: cashiering-administrationservices@flagstar.com		
		Apr 20 2023 20:36:00	FLAGSTAR BANK, FSB, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
517959751	Email/Text: cashiering-administrationservices@flagstar.com		
		Apr 20 2023 20:36:00	FLAGSTAR BANK, FSB, FLAGSTAR BANK, FSB, 5151 CORPORATE DRIVE, TROY, MI 48098-2639, FLAGSTAR BANK, FSB, FLAGSTAR BANK, FSB
517455668	Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 20 2023 20:46:35	LVNV Funding, LLC its successors and assigns as, assignee of Santander Consumer USA, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517318153	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Apr 20 2023 20:46:57	LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497
517318154	+ Email/Text: BKNotice@ldvlaw.com		
		Apr 20 2023 20:35:00	Lyons, Doughty and Veldhuis, P.C., PO Box 1269, Mount Laurel, NJ 08054-7269
517452165	Email/PDF: MerrickBKNotifications@Resurgent.com		
		Apr 20 2023 20:46:32	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518714110	+ EDI: AISMIDFIRST		
		Apr 21 2023 00:25:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
518714109	+ EDI: AISMIDFIRST		
		Apr 21 2023 00:25:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
517318157	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 20 2023 20:36:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517369466	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 20 2023 20:36:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517318159	+ EDI: LCIPHHMRGT		
		Apr 21 2023 00:25:00	Mortgage Service Center, Attn: Bankruptcy Dept, Po Box 5452, Mt Laurel, NJ 08054-5452
517395007	EDI: PRA.COM		
		Apr 21 2023 00:25:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517456844	+ Email/Text: BKelectronicnotices@cenlar.com		
		Apr 20 2023 20:35:00	Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430
517434230	EDI: Q3G.COM		
		Apr 21 2023 00:25:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518139488	+ Email/Text: bncmail@w-legal.com		
		Apr 20 2023 20:36:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518139489	+ Email/Text: bncmail@w-legal.com		
		Apr 20 2023 20:36:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132

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517691851	+ Email/Text: bkteam@selenefinance.com	Apr 20 2023 20:35:00	Selene Finance LP, Bankruptcy Department, 9990 Richmond Ave, Suite 400 South, Houston, TX 77042, Selene Finance LP, Bankruptcy Department 77042-4546
517691850	+ Email/Text: bkteam@selenefinance.com	Apr 20 2023 20:35:00	Selene Finance LP, Bankruptcy Department, 9990 Richmond Ave, Suite 400 South, Houston, TX 77042-4546
517318167	+ EDI: RMSC.COM	Apr 21 2023 00:25:00	Synco/Ashley Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517319545	+ EDI: RMSC.COM	Apr 21 2023 00:25:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517318168	+ EDI: RMSC.COM	Apr 21 2023 00:25:00	Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517456160	+ Email/Text: bncmail@w-legal.com	Apr 20 2023 20:36:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517318169	+ EDI: WTRRN BANK.COM	Apr 21 2023 00:25:00	Target, C/O Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
517403334	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 20 2023 20:35:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
517318171	+ EDI: USAA.COM	Apr 21 2023 00:25:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
517441557	+ Email/Text: RASEBN@raslg.com	Apr 20 2023 20:35:00	USAA Federal Savings Bank, c/o Robertson, Anschutz, Schneid, Crane, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517456123	+ Email/Text: RASEBN@raslg.com	Apr 20 2023 20:35:00	USAA SAVINGS BANK, c/o Robertson Anschutz Schneid Crane & P, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
517318170	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Apr 20 2023 20:35:00	Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3121
517318172	+ EDI: USAA.COM	Apr 21 2023 00:25:00	Usaa Svg Bk, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
517318175	+ Email/Text: bankruptcy@webbank.com	Apr 20 2023 20:35:00	Webbank/Gettington, 215 S State St, Ste 1000, Salt Lake City, UT 84111-2336
517318176	+ EDI: WFFC2	Apr 21 2023 00:25:00	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517374225	EDI: WFFC2	Apr 21 2023 00:25:00	Wells Fargo Bank, N.A., Wells Fargo Education Financial Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
517435564	EDI: WFFC2	Apr 21 2023 00:25:00	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
517318177	+ EDI: WFFC2	Apr 21 2023 00:25:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
TOTAL: 46			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517318143	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517318144	*+	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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517318149	*+	Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
517318156	*+	McCabe, Weisberg & Conway, PC, 216 Haddon Avenue Suite 201, Collingswood, NJ 08108-2818
517318158	*+	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517318160	*+	Mortgage Service Center, Attn: Bankruptcy Dept, Po Box 5452, Mt Laurel, NJ 08054-5452
517318162	*+	Phelan Hallinan Diamond and Jones, PC, 400 Fellowship Road, Mount Laurel, NJ 08054-3437
517318164	*+	Pingora Loan Servicing, LLC, 1755 Blake Street, Suite 200, Denver, CO 80202-1479
517318173	*+	Usaa Svg Bk, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
517318174	*+	Usaa Svg Bk, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
517318151	##+	Gloucester City, 512 Monmouth Street, Gloucester City, NJ 08030-1793
517318152	##+	Gloucester City Taxation, 512 Monmouth Street, Gloucester City, NJ 08030-1793

TOTAL: 0 Undeliverable, 10 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 22, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 20, 2023 at the address(es) listed below:**

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor Pingora Loan Servicing LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew Thomas Archer	on behalf of Joint Debtor Melissa Blair aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Andrew Thomas Archer	on behalf of Debtor Eric Blair aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Brett W. Wiltsey	on behalf of Creditor Brett Wiltsey Esq. City Gloucester City brett.wiltsey@obermayer.com cct@dilworthlaw.com
Brian C. Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Charles H. Jeanfreau	on behalf of Creditor USAA Federal Savings Bank charles.jeanfreau@mccalla.com BNCmail@w-legal.com
Denise E. Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor EVOLVE BANK AND TRUST ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Francis T. Tarlecki	on behalf of Creditor Pingora Loan Servicing LLC Njecfmail@mwc-law.com, ftarlecki.kashlaw@gmail.com
Harold N. Kaplan	on behalf of Creditor USAA FEDERAL SAVINGS BANK hkaplan@rasnj.com kimwilson@raslg.com
Harold N. Kaplan	on behalf of Creditor USAA Federal Savings Bank hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

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Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

John R. Morton, Jr.

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

Marisa Myers Cohen

on behalf of Creditor Pingora Loan Servicing LLC nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com

Melissa S DiCerbo

on behalf of Creditor Pingora Loan Servicing LLC nj-ecfmail@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com

Nicholas V. Rogers

on behalf of Creditor FLAGSTAR BANK FSB nj.bkecf@fedphe.com

Phillip Andrew Raymond

on behalf of Creditor Selene Finance LP phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 19